

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John A Harbaugh, Jr  
Amy L Harbaugh  
Debtors

Case No. 18-00486-HWV  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Feb 26, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John A Harbaugh, Jr, Amy L Harbaugh, 25 Mountain Lane, Fairfield, PA 17320-8962
aty	+ Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
5020473	+ PNC, 6 N Main St, Dayton, OH 45402-1908

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: BANKAMER.COM	Feb 26 2021 23:43:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
5047333	EDI: BANKAMER.COM	Feb 26 2021 23:43:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5020472	+ EDI: BANKAMER.COM	Feb 26 2021 23:43:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
5199972	+ Email/Text: jennifer.chacon@spservicing.com	Feb 26 2021 18:47:00	MEB Loan Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, MEB Loan Trust, c/o Select Portfolio Servicing, Inc. 84165-0250
5199971	Email/Text: jennifer.chacon@spservicing.com	Feb 26 2021 18:47:00	MEB Loan Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5092814	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2021 18:46:00	PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
5020830	+ EDI: PRA.COM	Feb 26 2021 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		CGA Law Firm
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor MEB Loan Trust alubin@milsteadlaw.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Lawrence V. Young	on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael J Krout	on behalf of Debtor 2 Amy L Harbaugh mjkrout-law@comcast.net
Michael J Krout	on behalf of Debtor 1 John A Harbaugh Jr mjkrout-law@comcast.net
Thomas Song	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

John A Harbaugh Jr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0118

EIN -- --

Debtor 2

Amy L Harbaugh

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8727

EIN -- --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

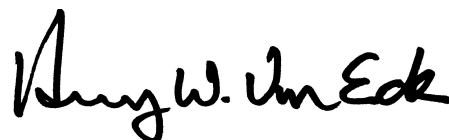
Case number: 1:18-bk-00486-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John A Harbaugh Jr

Amy L Harbaugh

**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk2/26/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**